

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Vincent Jaye Freeman  
Elise Ann Freeman  
Debtors

Case No. 17-01521-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Apr 19, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Vincent Jaye Freeman, Elise Ann Freeman, 202 Woodland Drive, Leesburg, FL 34788-2818
4909095	+ AARON'S LEASING, KFJ ENTERPRISES LLC, 2525 PAXTON STREET, HARRISBURG, PA 17111-1034
4960269	+ ACE CASH EXPRESS, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201
4909096	+ ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
4909097	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4924477	+ CCWB ASSET INVESTMENT, LLC, SERVICED BY, KEVIN W. HARPER INVESTMENTS, INC., 3000 SMOOT RD, SUITE A, SMOOT, WV 24977-9602
4920883	+ COMMUNITY CREDIT, 600 F STREET SUITE 3 #721, ARCATA, CA 95521-6301
4920890	FIRST NATIONAL COLLECTION BUREAU, INC, 3631 WARREN WAY, RENO, NV 89509-5241
4920893	+ Kevin W Harper Investments Inc, 3000 Smoot Rd # A, Smoot, WV 24977-9602
4909111	+ MID FLORIDA LAKES YACHT CLUB, 199 FOREST DRIVE, LEESBURG, FL 34788-2648
4909113	+ MODERN RECOVERY SOLUTIONS, PO BOX 500, NEWMANSTOWN, PA 17073-0500
4920901	+ PINNACLE CREDIT SERVICES, C/O CREDITORS BANKRUPTCY SVC, PO BOX 740933, DALLAS TX 75374-0933
4909115	++ PLAIN GREEN LOANS, 93 Mack Road, Suite 600, Box Elder, MT 59521 address filed with court:, PLAIN GREEN LOANS, 93 MACK ROAD, STE 600, PO BOX 255, BOX ELDER, MT 59521
4920903	+ PRIME CREDIT, 600 F STREET SUITE 3 #721, ARCATA, CA 95521-6301
4909118	SWATARA TWP AUTHORITY, PO BOX 4920, HARRISBURG, PA 17111-0920
4954254	U.S. Bank, N.A. as trustee for Home Improvement, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ebnnotifications@creditacceptance.com	Apr 19 2022 18:35:00	Credit Acceptance Corporation, 25505 W TWELVE MILE ROAD, SOUTHFIELD, MI 48037
cr	Email/PDF: resurgentbknofications@resurgent.com	Apr 19 2022 18:40:44	Pinnacle Credit Services LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4920875	+ Email/Text: mnapoletano@ars-llc.biz	Apr 19 2022 18:35:00	ABILITY RECOVERY SERVICES LLC, PO BOX 4262, SCRANTON, PA 18505-6262
4909098	Email/PDF: resurgentbknofications@resurgent.com	Apr 19 2022 18:40:43	CACH LLC, PO BOX 5980, DENVER, CO 80217-5980
4957098	Email/PDF: resurgentbknofications@resurgent.com	Apr 19 2022 18:40:45	CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4909099	EDI: CAPITALONE.COM	Apr 19 2022 22:38:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

District/off: 0314-1  
Date Rcvd: Apr 19, 2022

User: AutoDocke  
Form ID: 3180W

Page 2 of 4  
Total Noticed: 50

4909100	EDI: CAPITALONE.COM	Apr 19 2022 22:38:00	CAPITAL ONE BANK USA NA, BK NOTICES, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4909102	EDI: PENNDEPTREV	Apr 19 2022 22:38:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4909102	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 19 2022 18:35:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4920884	+ EDI: CONVERGENT.COM	Apr 19 2022 22:38:00	CONVERGENT OUTSOURCING INC, 800 SW 39TH STREET, PO BOX 9004, RENTON, WA 98057-9004
4909103	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 19 2022 18:35:00	CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, STE 3000, SOUTHFIELD, MI 48034-8331
4909104	+ Email/PDF: creditonebknottifications@resurgent.com	Apr 19 2022 18:40:44	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
4909105	Email/PDF: creditonebknottifications@resurgent.com	Apr 19 2022 18:40:50	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
4955910	+ Email/Text: bankruptcy@cavps.com	Apr 19 2022 18:35:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4909119	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Apr 19 2022 18:35:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
4909106	EDI: DISCOVER.COM	Apr 19 2022 22:38:00	DISCOVER BANK, 12 READS WAY, NEW CASTLE, DE 19720
4910861	EDI: DISCOVER.COM	Apr 19 2022 22:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4909108	EDI: IRS.COM	Apr 19 2022 22:38:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4909101	Email/Text: info@pamd13trustee.com	Apr 19 2022 18:35:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4956926	Email/PDF: resurgentbknottifications@resurgent.com	Apr 19 2022 18:40:53	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4920894	Email/Text: camanagement@mtb.com	Apr 19 2022 18:35:00	M&T BANK, 1100 WEHRLE DRIVE, WILLIAMSVILLE, NY 14221
4936979	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 19 2022 18:40:44	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4909110	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 19 2022 18:40:48	MERRICK BANK COURT NOTICES, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
4920898	Email/Text: bankruptcydpt@mcmcg.com	Apr 19 2022 18:35:00	MIDLAND FUNDING LLC, BK NOTICES, 3111 CAMINO DEL RIO N STE 103, SAN DIEGO, CA 92108-5721
4909112	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 19 2022 18:35:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4909114	+ EDI: NFCU.COM	Apr 19 2022 22:38:00	NAVY FCU, BANKRUPTCY NOTICES, PO BOX 3000, MERRIFIELD, VA 22119-3000
4914534	EDI: NFCU.COM	Apr 19 2022 22:38:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
4960223	EDI: PRA.COM	Apr 19 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914,

			Norfolk VA 23541
4909516	+ EDI: RECOVERYCORP.COM	Apr 19 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4951918	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 19 2022 18:40:44	Pinnacle Credit Services, LLC its successors and assigns as assignee of Celco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4909116	+ Email/Text: joey@rmscollect.com	Apr 19 2022 18:35:00	REC MGM SYS, PO Box 73810, N. Chesterfield, VA 23235-8047
4909117	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 19 2022 18:40:46	REGIONAL ACCEPTANCE CORP, BANKRUPTCY DEPT, 1420-C EAST FIRE TOWER ROAD, GREENVILLE, NC 27858-4139
4913038	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 19 2022 18:40:46	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
4909120	+ Email/Text: ra-occ-esbkpt-hbg@pa.gov	Apr 19 2022 18:35:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4920909	EDI: VERIZONCOMB.COM	Apr 19 2022 22:38:00	VERIZON WIRELESS, 500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4920874	*+	AARON'S LEASING, KFJ ENTERPRISES LLC, 2525 PAXTON STREET, HARRISBURG, PA 17111-1034
4920876	*+	ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
4920877	*	BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4920878	*	CACH LLC, PO BOX 5980, DENVER, CO 80217-5980
4920879	*	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4920880	*	CAPITAL ONE BANK USA NA, BK NOTICES, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4920882	*	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4920885	*+	CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, STE 3000, SOUTHFIELD, MI 48034-8331
4920886	*+	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
4920887	*	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
4920907	*P++	DEPARTMENT OF LABOR & INDUSTRY, ATTN OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG PA 17121-0751, address filed with court., UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
4920888	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., DISCOVER BANK, 12 READS WAY, NEW CASTLE, DE 19720
4920889	*+	DITECH FINANCIAL LLC, BANKRUPTCY NOTICES, 1400 TURBINE DRIVE, RAPID CITY, SD 57703-4719
4920891	*	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4909109	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4920892	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4920881	*P++	JACK N ZAHAROPOULOS, ATTN CHAPTER 13 TRUSTEE, 8125 ADAMS DRIVE SUITE A, HUMMELSTOWN PA 17036-8625, address filed with court., CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4920895	*+	MERRICK BANK COURT NOTICES, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
4920896	*+	MID FLORIDA LAKES YACHT CLUB, 199 FOREST DRIVE, LEESBURG, FL 34788-2648
5403737	*	MIDLAND FUNDING LLC, BK NOTICES, 3111 CAMINO DEL RIO N STE 103, SAN DIEGO, CA 92108-5721
4920897	*+	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4955814	*+	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4920899	*+	MODERN RECOVERY SOLUTIONS, PO BOX 500, NEWMANSTOWN, PA 17073-0500
4920900	*+	NAVY FCU, BANKRUPTCY NOTICES, PO BOX 3000, MERRIFIELD, VA 22119-3000
4920902	*P++	PLAIN GREEN LOANS, 93 Mack Road, Suite 600, Box Elder, MT 59521, address filed with court., PLAIN GREEN LOANS, 93 MACK ROAD, STE 600, PO BOX 255, BOX ELDER, MT 59521
4920904	*+	REC MGM SYS, PO Box 73810, N. Chesterfield, VA 23235-8047
4920905	*+	REGIONAL ACCEPTANCE CORP, BANKRUPTCY DEPT, 1420-C EAST FIRE TOWER ROAD, GREENVILLE, NC

District/off: 0314-1  
Date Rcvd: Apr 19, 2022

User: AutoDocke  
Form ID: 3180W

Page 4 of 4  
Total Noticed: 50

4920906	*	27858-4139
4920908	*+	SWATARA TWP AUTHORITY, PO BOX 4920, HARRISBURG, PA 17111-0920
4909107	##+	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
		DITECH FINANCIAL LLC, BANKRUPTCY NOTICES, 1400 TURBINE DRIVE, RAPID CITY, SD 57703-4719

TOTAL: 0 Undeliverable, 30 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2022                      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2022 at the address(es) listed below:

Name	Email Address
Dorothy L Mott	on behalf of Debtor 1 Vincent Jaye Freeman DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com
Dorothy L Mott	on behalf of Debtor 2 Elise Ann Freeman DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank N.A. as trustee for Home Improvement and Home Equity Loan Trust 1997-E bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association as Trustee, as successor to et al... bkgroup@kmlawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Vincent Jaye Freeman karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com
Kara Katherine Gendron	on behalf of Debtor 2 Elise Ann Freeman karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 9

**Information to identify the case:**

Debtor 1                      Vincent Jaye Freeman  
First Name   Middle Name   Last Name

Debtor 2                      Elise Ann Freeman  
(Spouse, if filing)        First Name   Middle Name   Last Name

United States Bankruptcy Court   Middle District of Pennsylvania

Case number:    **1:17-bk-01521-HWV**

Social Security number or ITIN    xxx-xx-7502  
EIN    --

Social Security number or ITIN    xxx-xx-6420  
EIN    --

**Order of Discharge**

12/18

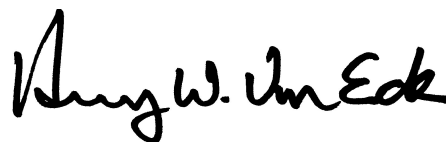
**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent Jaye Freeman

Elise Ann Freeman

4/19/22

**By the  
court:**



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**